REPLACEMENT SHEET

Applicant: Joseph C: KAWAN, et al. Docket No. CITI0241

Title: METHOD AND SYSTEM FOR FACILITATING SECURE

CUSTOMER FINANCIAL TRANSACTIONS OVER AN OPEN Filing Date: December 27, 2001 Serial No. 10/034,427 Smartcard Signature Applet (Re)Enter Applet Applet PIN PIN **Smart Card Smart Card** 40 48, 50, 54 52 46 44 Merchant's Local Time M's Acquirer Routing # Date: Merchant ID: Currency: Time: Merchant Name: Transaction #: Amount: Card Acceptor ID code Retrieval Reference # M's Internet Domain Transaction to Signature Length M's Terminal ID Currency Code Card Expiration Insert Card be signed Plugin Browser PAM Cancel Browser HTTPS Digital Signature Request (ECML) Merchant's Local Time Payment Authorization Card Acceptor ID code Retrieval Reference # Merchant's Local Date M's Internet Domain Merchant's Routing # Merchant's Account # Cardholder Initiated Payment Issuer — M's Terminal ID Currency Code **Choose Payment Method Authorization Request** Amount Payment Authorization Acquirer  $(\omega$ 70 68 /66 (ECML) ် 62 HTTPS

Merchant Server